UNITED STATES MARINE CORPS Marine Corps University User's Guide to Marine Corps Values

DISCUSSING PERSONAL, FAMILY, AND UNIT READINESS

1. Introduction

The Marine Corps prides itself on being the nation's force in readiness. This continual state of mission readiness demands round-the-clock vigilance by all Marines everywhere. Commitment to readiness requires attention beyond times of deployment, extended field training, school assignments, and TAD. Put simply, this means Marines and their family members must be prepared at all times.

Just as readiness within the Marine's unit must be maintained, so must the Marine's personal and family matters be constantly addressed. Personal, family, and unit readiness are absolutely essential components of mission readiness. Personal readiness refers to an individual Marine's organization for daily living. Family readiness is an extension of personal readiness to include the wider circle of a Marine's family members. Unit readiness includes manpower, training, and equipment factors. Taken together, these three -- personal, family, and unit readiness -- contribute to overall readiness to meet any mission requirement. In other words:

PERSONAL READINESS + FAMILY READINESS + UNIT READINESS = MISSION ACCOMPLISHMENT

Clearly, unit readiness requirements are constant. But why are personal and family readiness such key components of making the Marine Corps "the nation's force in readiness"? Because when personal affairs are in order, Marines and their commanders can fully focus on the mission. And while no amount of planning can provide for every eventuality, careful preparation in these areas will significantly reduce distractions, allowing the Marine's full attention to the military matters at hand. Distracted Marines can be a burden on their command and a danger to themselves and fellow Marines. If the need for personal and family readiness is recognized early on and reinforced throughout the Marine's career, readiness will become automatic.

2. Overview

The purpose of this chapter is to provide a consistent fundamental presentation at all levels on the importance of ongoing personal and family readiness to mission accomplishment -- that is, the unit's ability to meet taskings as a part of the nation's force in readiness. These readiness issues apply equally to single and married Marines, whether in garrison or away.

3. References

- a. What's Next, A Guide to Family Readiness for the U.S. Marine Corps
 - b. MCO 1754.1, Marine Corps Family Readiness Support Program
 - c. MCO 1754.2A, Marine Corps Key Volunteer Network
- d. White Letter No. 08-96, Family Readiness Support Programs/Key Volunteer Network

4. Discussion Leader Notes

- a. The discussion should focus on the individual's on-going responsibility for personal and family readiness. Unit readiness, as the third component of mission readiness, is unit-specific. As such, it will be addressed only briefly in this chapter, and must be supplemented by the discussion leader according to unit guidance and standard operating procedures (SOPs). However, after thoroughly covering the need for daily personal and family readiness, the discussion will outline some of the impacts on unit readiness that can result from incomplete personal and family readiness.
- b. As the discussion leader, you will need to research, plan, and prepare for your session in accordance with this guide and the direction you receive from your unit. This section will help you prepare for your role, while Sections 5 and 6 provide an outline of particular group discussion points. Appendices A-D provide a checklist and worksheets for distribution to the discussion group members.
- c. Begin by reading this entire chapter and the Appendices. Try doing a self evaluation of your own readiness status by reviewing the checklist and completing the worksheets. Become familiar with the references listed in Section 3. Talk to your Admin Chief and Family Readiness Officer about issues specific to your unit. Visit the suggested resources in your area to familiarize yourself with the services they provide. Other chapters in the User's Guide to Marine Corps Values will be useful in preparing you to lead this group discussion; see Chapter 1, Discussion Leader Techniques.
- d. There are some important points that should be reinforced before you end your session. Foremost among them is a clear understanding of the benefits resulting from each Marine's attention to personal and family readiness as a continual responsibility. The reward for the Marine is peace of mind that comes from knowing their family, their interests, and their property are secure. The reward for the unit is fewer distractions or emergencies arising from a Marine's need to take care of unexpected personal situations. Emphasize the individual's ongoing responsibility for readiness to self, family, and unit. While the command provides the resources and opportunity, the Marine must get the job done.

- 5. Discussion. This section is divided into six general areas of personal and family readiness concerns: administrative, legal, financial, medical/dental, support programs, and practical matters. (Included under each of these are brief suggestions on how you, the Discussion Leader, might further prepare yourself to lead discussion in that area.) Each of the six is then broken out by two of the components of mission readiness which are the focus of these discussions -- personal readiness and family readiness -- to clearly show the importance of each. You may want to start the discussion by distributing Appendix A, the Readiness Checklist. Continually reinforce the "discussion group" nature of the undertaking; this should not be a lecture. Encourage Marines to take notes on the checklist that apply to themselves and their family members. They can use the checklists as an ongoing reference.
- a. Administrative Issues. To Prepare: Talk to your Admin Chief about how administrative issues are addressed in your unit. Be familiar with the Annual Audit process. Recognize that there are some administrative matters that need to be taken care of outside the normal audit cycle -- issues such as changes to Records of Emergency Data (RED), Servicemen's Group Life Insurance (SGLI), Basic Allowance for Quarters (BAQ) and Variable Housing Allowance (VHA) applications, and allotments. Discussion regarding use of allotments will continue further under financial issues.

(1) Personal Readiness

- (a) Annual Audit. Discuss how this process contributes to overall readiness.
- (b) Records updates as needed: RED, SGLI, BAQ/VHA applications.
- (c) Allotments. Explain how to initiate an allotment and the effect of entry dates.
- (2) <u>Family Readiness</u>. In addition to those issues above, Marines with dependents will also need to consider the following:
- (a) ID cards. Remind Marines to check the expiration date of family member's ID cards periodically. Explain the current policy on renewal or replacement.
- (b) DEERS enrollments. Explain the importance of immediately enrolling new family members.
 - (c) Dental plan enrollments.
- (d) Family Care Plan (for single Marines with minor children, or those with military spouses and minor children).

- (e) Additional allotments. Familiarize the group with having more than one allotment -- using one for the household and others for regular payments to a creditor.
- **b.** <u>Legal</u> <u>Issues</u>. To prepare: Visit your Legal Assistance office to familiarize yourself with its location, hours of operation and services provided, such as creating/updating wills, acting as Notary Publics, or creating powers of attorney. Get the name of a point of contact (POC) to pass on to your group.
- (1) <u>Personal Readiness</u>. While you want to encourage discussion, avoid getting bogged down by unique personal situations not of general interest to the group; refer these Marines to Legal Assistance for individual counseling.
- (a) Wills. If you do not leave a will your properties will be distributed according to the laws of the state. Point out the importance for each Marine to check their state home of record regarding validity of their will within another state.
- (b) Powers of Attorney (POA). There may be situations that warrant powers of attorney, even for single Marines. Get some possible examples from the Legal Assistance Office. Also ask about local area requirements; some banking transactions request the POA be registered with a local court.
 - -General Power of Attorney will give a named person the legal right to transact simple routine business procedures in the name and absence of the one who initiates the document.
 -Specific Power of Attorney is drawn by an individual to assign a named person the legal right to perform a specific named major business transaction, i.e., sale or purchase of car/home.
- (c) Federal and state tax filing requirements. Remind each of their responsibility to stay informed of state filing requirements in their home of record.
- (2) <u>Family Readiness</u>. In addition to those issues above, Marines with dependents will also need to consider the following:
- (a) Spouse's will. Consult the legal office for requirements regarding where the will is initiated and if registration is required or recommended.
- (b) Powers of Attorney. Encourage discussion regarding the intended use of POAs and some of the cautions associated with one.
- (c) Federal and state tax filing requirements for employed family members.

- (d) Social Security account number applications for newborns. You may want to ask how many in the group have children. Do they all have social security numbers? Was the process completed at the hospital?
- c. Financial Issues. To prepare: Familiarize yourself with the Personal Financial Management course offered by the Marine Corps Institute (MCI) -- some commands have made this course mandatory. Visit the resources listed that provide finance education and assistance to update your own personal knowledge and secure a name and phone number of a POC for each resource. This information should be available to pass on to the group.

(1) Personal Readiness

- (a) Resources. Review the sources of assistance available to help Marines build a good budget, and the resources available to Marines whose poor budget making skills lead them into trouble.
 - -MCI's Personal Financial Management course. Encourage Marines to complete the course. (1-800-MCI-USMC)
 - -Family Service Centers (FSC) in many areas offer Financial Fitness classes to include taking charge of your credit, car buying, renting or buying a home, and insurance to name a few. Spouses are encouraged to enroll along with the Marine.
 - -Navy Marine Corps Relief Society (NMCRS) offers on-going assistance for personal budget reviews and financial counseling.
- (b) Budgets. Explain the simple, inevitable consequences of spending more than you make.
- (c) Bill-paying. Will the method used to pay bills while in garrison continue to work when the Marine is away? What arrangements can be made for bill-paying during extended training, school, or deployment conditions? Discuss the value of a good credit record.
- (d) Adjustments to pay. Acknowledge that there are many categories of adjustments and that they can become complicated. Refer to Finance Office for individual situations.
 - -Basic Allowance for Subsistence (BAS). Do they understand what happens to their BAS during periods of deployment, and the effect this will have on their paychecks?
 - -Basic Allowance for Quarters (BAQ). Explain how this entitlement is determined. Include information regarding living on base and in the barracks.
 - -Variable Housing Allowance (VHA). For those who receive VHA, do they understand what happens to it if they neglect

- to recertify on time? Explain how the amount is determined.
- -Clothing Allowance. Explain how often it is received and how the amount is determined, and for what it is intended.
- -Other Adjustments. Explain that this area is determined individually for each Marine. Such as flight pay, hazardous duty, or flight deck pay.
- (e) Allotments. Include the advantage of allotments in place if an unusual pay situation occurs causing a shortage or nonpayment to the Marine. Encourage bond or savings plans.
- (2) <u>Family Readiness</u>. In addition to those issues above, Marines with dependents will also need to consider the following:
- (a) Both Marine and the spouse's understanding of the budget process. Encourage Marines to enroll with their spouses at FSC for a Financial Fitness class or to utilize NMCRS opportunities together for budget education and counseling.
- (b) Bill-paying. Ask who handles these responsibilities? Will the existing plan work during extended training/deployment or other absences of either party? Emphasize the importance of both Marine and spouse understanding their family's procedures for bill-paying.
- (c) Split pay and/or dual checking accounts. Ask if group members are using one of these methods. Discuss the advantages and disadvantages with either method.
- (d) Pay adjustments during extended training events or deployments. Discuss the effects of Family Separation Allowance (FSA) and Commuted Rations/BAS on the total paycheck, and encourage Marines to explain these adjustments to their spouses.
- (e) Spouse's understanding of VHA requirements. Encourage Marines to support their spouses in becoming knowledgeable of all military pay and allowances and how it can effect their budgeting.
- (f) Allotments. Ask if any of the members of the group are using an allotment for use within the household. What are the advantages? Discuss use by geographic bachelors.
- d. Medical/Dental. To prepare: Talk with your unit medical officer to learn what is involved in preparing unit medical records for training/deployment, and what areas most commonly create problems. Visit the servicing dental facility to gain an understanding of the appointments process, waiting periods for appointments, and the number of appointments routinely wasted on "no-shows." Get a phone number for the local health benefit advisor regarding selection of medical options for family members.

(1) Personal Readiness

- (a) Medical/Dental records. Inform Marines that these records are government property and must always be kept at the unit's medical station. Explain the problems resulting from personnel having to track down missing records whether effecting the daily routine, times of emergency, or during preparation for TAD, extended training, or deployment.
- (b) Missed appointments. Discuss how missed appointments waste the time of the medical facility, and result in longer waits for appointments for all who are served by the facility. Additionally, they become an administrative burden on the Marine's unit.

(2) <u>Family Readiness</u>

- (a) Medical/Dental records. Family members medical (and dental, where provided) records are also government property. They may be checked out of the medical facility records section for civilian medical appointments, but must be returned.
- (b) Defense Eligibility Enrollment Reporting System (DEERS). Make sure all dependents are enrolled in DEERS to ensure they will be cared for, especially in the Marine's absence. Cover the procedures necessary to enroll newborns, especially those expected to arrive during periods of the Marine's absence.
- (c) TriCare/CHAMPUS. Acknowledge the complexity of these programs and their availability. To ensure updated information, refer members of the group to the Health Benefits Advisor (HBA) in your area for confirmation of current options. Provide phone number for HBA.
- e. <u>Support Programs</u>. To prepare: It is extremely important that your discussion group is aware of the available resources to support Marines and their families. Talk to your unit chaplain, Family Readiness Officer (FRO), and your unit's Key Volunteer Network (KVN) Coordinator. Also, visit each of the listed resources to confirm their location, hours of operation, and the services they offer. Record names of POCs to pass on to the discussion group members. If you are not located at a military installation, your FRO or KVN representative should have additional information on community agencies and services available.
- (1) <u>Personal Readiness</u>. Urge Marines to become familiar with the support programs available to all Marines, single and married. Information and assistance is available for virtually any situation; make sure your Marines know this, and know who to ask for referrals. Emphasize the responsibility to use the resources for education, personal interest, and knowledge, not just in times of need.

- (a) Chaplains. Inform group members of the resources offered through the chaplain's office of the unit and also the base.
- (b) Family Readiness Officer (FRO). Identify what this unit member offers for both single and married Marines.
- (c) Family Service Center (FSC). Remind Marines that programs offered at the FCS are available to all Marines, single and married, and family members. Some of the programs are:
 - -Relocation services
 - -Information and Referral regarding resources on base and the surrounding community
 - -Personal development classes
 - -Career Resource Management Center provides employment assistance
- (d) Navy Marine Corps Relief Society (NMCRS). Acquaint Marines with the services offered in budget counseling and assistance that is available with financial emergencies. Encourage the group members to have an emergency loan authorization card on file with the NMCRS and explain what it does.
- (e) American Red Cross (ARC). Inform Marines of the 24 hour emergency communications service regarding illness, death, or other family emergencies.
- (f) Others. Check in your local area for the availability of the United Service Organization (USO), Navy Mutual Aid Association, and federal, state, county, and local Human Service Agencies.
- (2) <u>Family Readiness</u>. In addition to awareness of the support programs above, Marine's with family members should become familiar with the following programs. Stress the importance of Marines steadily using this information with their family members. The goal is to provide information in a way that encourages Marines and each family member to develop an attitude of living everyday in a responsible manner.
- (a) Key Volunteer Network (KVN). Inform Marines of their responsibility to ensure spouse's name, address, and telephone number remain current on the unit's roster so that each spouse has the opportunity to know the name of their contact within the Key Volunteer Network. This may be the single most important thing Marines and their spouses can do -- because families plugged into the Key Volunteer Network can receive current accurate communication from the command and have access to any community or base resource. Be sure everyone clearly understands what the Key Volunteer Network is, and just as clearly, understand what it is not.

- (b) Chaplain. Discuss chaplains being a source of support for families. They work closely with the FRO, KVN, and are partners in implementing Marine Corps Family Team Building (MCFTB), an opportunity designed by spouses for spouses as described below.
- (c) Exceptional Family Member Program (EFMP). Explain that this is a mandatory program which ensures families are not sent to duty locations ill-equipped to handle a wide range of special medical, medically related, or educational needs. Enrollment does not prejudice promotion and is not reflected in evaluation reports.
- (d) Marine New Parent Support Program (NMPSP). Acquaint Marines with this excellent program which offers support to Marine families with babies and young children. Encourage its availability to single parents.
- (e) Marine Corps Family Team Building (MCFTB). Explain that this is a mentoring program designed by spouses for spouses. L.I.N.K.S. (Lifestyle, Insights, Networking, Knowledge, and Skills) is for spouses new to the Marine Corps and those interested in updating their knowledge. It offers an orientation to military living and includes information about Marine Corps history, traditions, pay, base services, moving, and coping with absences of the Marine. L.I.F.E. (Leadership Insights for Everyone) is under development. Refer to the chaplain for further information.
- (f) Navy Wifeline Association. This association can be particularly helpful in establishing and supporting networks and in providing support publications. Explain that this is an all-volunteer informational and educational organization that supports both Navy and Marine families.
- **f. Practical Issues**. To prepare: This section covers a wide variety of practical matters often overlooked. Your own experience, combined with a review of readiness checklists, should serve to highlight the most important considerations. Begin by handing out Appendices B-D and use them with the discussion.

(1) <u>Personal</u> <u>Readiness</u>

- (a) Important documents. Encourage single Marines to complete the worksheet and add to it as topics become pertinent to them. Discuss storage of important papers such as wills, insurance papers, etc. in a desk drawer, file cabinet, fireproof container, or safe deposit box.
- (b) Protecting your property. Discuss unit plans for vehicle and personal property storage. Emphasis the advantage of always having a back-up plan.

- (2) <u>Family Readiness</u>. Stress how important it is for Marines to review with their spouse the matters noted above and those following.
- (a) Review the purpose and use appendices B-D. Encourage completion in partnership with the spouse -- to take this responsibility together. Include the need for all family members to know the complete work address and phone for the Marine and spouse. If there are children, include address and phone number of each child's school or child care location. Write it down, explain abbreviations, and keep it updated.
- (b) Keep vehicles safe, insured, and registered. Some bases require Marines under a certain age to attend a drivers' school; check to see if your base is one of them. Also, note safety in the home (locks, fire detectors).
- **6. Unit Readiness**. To wrap up this chapter on personal, family, and unit readiness, you now move the group from what they can do as individuals, to the effect of their individual preparations on unit readiness -- those objective measures of manpower, training, and equipment. Examples drawn on personal experience, your unit guidance, and local SOPs, should highlight how.
- a. Manpower. Explain how unit readiness suffers from the loss of Marines and Sailors to poor personal and family readiness at all times, but especially during training exercises and while forward deployed. When a Marine is sent home to take care of personal and family issues that should have been addressed before deployment, that Marine will likely not be replaced, and the rest of the unit will have to pick up the slack created by his or her absence. That means, for instance: (Include examples from your unit where fellow Marines would have to share the extra work load created by the unplanned absence of a Marine.)
- **b.** <u>Training</u>. Explain that valuable training time may be lost while Marines and Sailors are taking care of personal business. This is especially true during predeployment work-ups.
 - (1) Rifle and pistol regualification
 - (2) Swim qualification
 - (3) Live fire training
 - (4) Command Post and situational training exercises
 - (5) Field exercises
- c. <u>Equipment</u>. Talk about how maintenance of equipment suffers when Marines are not available at their work centers, because they are off somewhere attending to pop-up situations that could have been avoided

with appropriate attention paid to personal and family readiness -- either other Marines pick up the slack, or maintenance falls behind.

Every Marine benefits from a solid plan for the Summary. organization of daily living. This personal readiness plan benefits not only the Marine, but also his or her fellow Marines. Just as Marines depend on one another within their units, the Marine and spouse must be partners in the ongoing organization of their daily lives. Only when both are fully involved, well informed, and full partners in family responsibilities will the Marine be able to dedicate full attention to his or her unit's mission. Good communication, mutual respect, trust, and compromise form the foundation for living every day in a responsible manner. This baseline of personal and family readiness is the most important resource for coping with sudden emergencies at home or while deployed. Personal and family readiness must be the daily norm, rather than a task to be accomplished prior to and during a deployment. If duty takes the Marine away from home for a few days or an extended period, a spouse who is a full partner can take on the family responsibility seamlessly, avoiding last minute preparations.

If the Marine Corps is to remain the nation's force in readiness, it must be just that -- ready. Personal, family, and unit readiness are the key components of mission readiness, and without mission readiness, the Marine Corps cannot meet military objectives. The command is responsible for unit readiness and will provide the resources to help Marines develop the skills necessary to manage their daily living. However, each Marine must strive for strong self and strong families -- each must make a personal commitment to accepting the responsibility for personal and family readiness. Remember:

PERSONAL READINESS + FAMILY READINESS + UNIT READINESS = MISSION ACCOMPLISHMENT

Appendices:

A: Readiness Checklist

B: Emergency Information Worksheet

C: Documents Worksheet

D: Property Worksheet

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Personal Readiness + Family Readiness + Unit Readiness = Mission Accomplishment

PERSONAL READINESS

Regarding Marines

1. Administrative

- a. Annual Audit
- b. Records
- c. Allotments

2. Legal

- a. Will
- b. Power of Attorney
- v General Power of Attorney
- v Specific Power of Attorney
- c. Federal and State Tax requirements

3. Financial

- a. Resources
 - v MCI Personal Finance
 - v FSC Financial Fitness
 - v NMCRS -Planning
- b. Budget
- c. Bill Paying
 - v Retaining good credit
- d. Pay Adjustments
 - v BAS
 - \mathbf{v} BAQ
 - ${f v}$ VHA
 - v Clothing Allowance
 - v Other Adjustments
- e. Allotments

4. Medical/Dental

- a. Records
- b. Appointments

5. Support Programs

- a. Chaplain
- b. Family Readiness Officer (FRO)
- c. Family Service Center (FSC)
- d. NMCRS
- e. American Red Cross

6. Practical Matters

- a. Worksheets / Safe storage
 - v Emergency Information Worksheet
 - v Documents Worksheet
 - v Property Worksheets
- b. Personal Property

FAMILY READINESS

Regarding Addition of Family Members

1. Administrative

- a. ID Cards
- b. DEERS enrollment
- c. Dental enrollment
- d. Family Care Plan
- e. Additional allotments (D Allotment)

2. Legal

- a. Will for spouse
- b. Power of Attorney uses
- Federal and state tax requirements for family members

3. Financial

- a. Budget plan for family
- b. Bill-paying
 v Plan for absence of Marine or spouse
- c. Money availability
 - v Separate checking accounts
 - v Split pay
- d. Pay adjustments based on family
 - v Family Separation Allowance (FSA)
 - v BAQ/VHA with dependents
- e. Allotments

4. Medical/Dental

- a. Family member records
- b. DEERS
- c. Health Benefits Advisor
 - v TriCare
 - v Champus

5. Support Programs

- a. Key Volunteer Network (KVN)
- b. Chaplain's office support for families
- c. Exceptional Family Member Program
- d. Marine New Parent Support Program
- e. Marine Corps Family Team Building
- f. Navy Wifeline Association

6. Practical Matters

- a. Reviewing and updating checklist and worksheets
- b. Important information available to family members

UNIT READINESS

Regarding Unit

1. Manpower

2. Training

3. Equipment



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Emergency Information Worksheet

_____D ate Completed/Updated

Keep this information easily accessible near the phone or with family members when away from home.

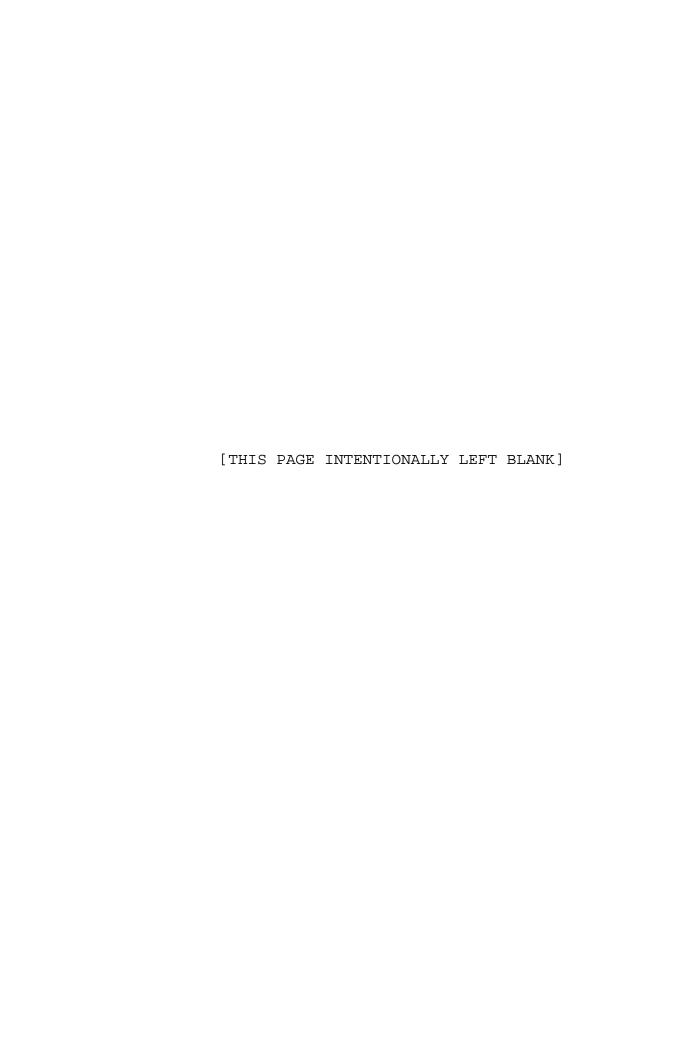
Having information in writing can help prevent confusion during an emergency. Consider giving a copy to parents/friends as needed.

Service Member's Information:

Full Name					
Rank and Grade					
Social Security Number					
Home Phone					
Full Home Address					
Work Phone					
Full Work Address					
Unit Name / Unit's Phone					
Unit's Full Address					
Spouse's Information: (no	te if <u>not</u> living with you)				
Full Name					
Home Phone / Full Home Addres	s				
Work Name / Work Phone					
Work Address					
Children's Information: (note	if <u>not</u> living with you)				
Full Name Ag	ge / Birthdate	<u>Allergies</u>		School / Care Provider / Phone	
				-	
		-			
Immediate Family Members:	Phone		Full <u>/</u>	Address	
Local Friends / Neighbors:	Phone	<u>Phone</u>		Full Address	
Chaplain - Name / Phone / Unit					
	_	•			
American Red Cross - Phone / A					
Other	- 				

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Appendix C User's Guide for Discussion Leaders Chapter 12, 5/97 Be sure that all	Documents Worksheet Important documents are safely stored and accessible when needed	D ate Completed/Updated
Type of document	Serial/Important Numbers	<u>Location</u>
Adoption Papers	·	
Auto/vehicle Titles	-	
Auto/vehicle Insurance		
Bank/Checking Accounts	-	
Birth Certificates	-	
Citizenship/Naturalization Papers		
Credit Card Numbers		
Credit Gard Numbers		
Death Certificates		
Deeds and Mortgages	-	
Divorce Papers	-	
Family ID Card Numbers	-	
	-	
	-	
Insurance Policys / Exp Dates		_
		_
		_
Leave&Earnings(LES)		_
Marriage License and Cert		
Passports/Visas		
Fassports/visas	-	_
	-	_
Daviera of Attamany / Eva Data		_
•	-	_
Proof of Service Documents		_
Real Estate Papers		
Rental Agreement Papers		
Safety Deposit Box		
Savings Bonds		
Social Security Numbers		_
	•	_
	-	
Tax Records		_
Titles (boat, trailer, motorcycle)	•	_
Vaccination Records (including pets)		_
	•	_
Wills (State of Orig)	÷	_
Other	·	



Property Worksheet Be sure to note serial numbers or account numbers where appropriate.

Audio and Video Equipment:	Other
Camera	
CD changer	
CD player	Car wash equip
Radio	Chain saw
	Drill
Receiver	Hand tools
Speakers	
Stereo	
	Lawn mower
Tape player	
Television	Snowblower
	Othor
TV game player	
	Laura Inc.
Video camera	
VCR-Videocassette recorder	
Other	
	Furniture / Rugs :
	Beds
Hobbies:	Chairs
Boat/Trailer	Onuno
Bike	Clocks (standing)
Camping equip.	Dining set
Golf	
Evereise equip	•
Exercise equip.	
Fishing equip.	Other
Hunting aguin	Kitchenware / Dishes / Appliances:
Hunting equip.	Air conditioner
Sowing oquin	
Sewing equip	
' '	
Othor	
Other	
Hama Office Favriament	<u> </u>
Home Office Equipment:	Microwave
Answering machine	Oven
Copy machine	
Computer	
Fax machine	
Monitor	
Phone (including car phone)	Other
Printer	Other Personal Property:
Scanner	

